

Short Term Insurance Company's Perspective of Information Management and Its Influence on Continuous Improvement (Ci) To Improve Customer Satisfaction

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Abstract

The study presents findings on how a local insurance uses information management to continuously improve customer satisfaction. The use of information and the way it is managed at this insurer are reviewed and CI tools related to information management are proposed. A survey tool was developed to acquire data in terms of information management using a 5-points Likert Scale. The survey intended to shed lights on information management at this local insurer, and to what extent information collected externally (from customers in particular) as well as internally was used in an effort to continuously improve customers' satisfaction. Company policy establishes a framework within which information should be used in order to continuously improve services to satisfy customers. However, the analysis of the survey results, although inconclusive, shows that employees dealing directly with customers explicitly indicated that there was lack of understanding of the rationale of collecting critical information, and that reporting channels designed to feed information into the system were either misunderstood or simply unknown. This paper builds upon, though limited, related research as well as papers, therefore widening the knowledge in the field of CI in the insurance sector.

Keywords

Information management, continuous improvement, knowledge management, customer satisfaction

1. Introduction




1.1 The Short-Term Insurance Sector in South Africa – Background

When it comes to insurance in South Africa, and the short-term insurance and reinsurance firms in particular, it is a requirement that these firms be registered with the institution that regulate the insurance industry, namely the Financial Services Board (FSB) for the kind of insurance that they offer. Another body that speak to the short-term insurance interest of the South African nation is the South African Insurance Association (SAIA). Mukwakungu and Mbohwa (2016) point out that the South African insurance industry is remarkably comprehensive, ensuring diversity of short-term insurance contracts e.g. motor-vehicle, household, health, personal liability, travel and business insurance. As reported by the South African Financial Services Board, short-term insurance is insurance that one takes out on one's belongings for example one's home, car, cellular phone, furniture, etc. against loss due to events such as fire, robbery or damage (The Financial Services Board, 2013). As stated in the Short-Term Insurance Act No 53 (1998) a short-term policy is clearly described as: "*an engineering policy, guarantee policy, liability policy, miscellaneous policy, motor policy, accident and policy, property policy or transportation policy or a contract comprising a combination of any of those policies; and includes a contract whereby any such contract is renewed or varied;*" (xviii) (p. 12).

The South African insurance industry has been labelled as one of the highly established sector in Africa (Mukwakungu and Mbohwa, 2016). It is vital to indicate that South African customers' unusual state of trust in the local insurance service, strengthened by the nation's refined financial sector and presence of competition, guarantee the insurance sector's high entrance rate in the country. The South African insurance sector is enabled by (1) the strength and trust

in the local financial services industry, (2) a strong legal system necessary to enforce contractual agreements, and (3) insurance is not the only means by which one can distribute or avoid risks in South Africa (KPMG, 2016). The KPMG's 2016 Insurance Survey provides other factors, such as behavioural factors that may influence insurance penetration favourably or unfavourably, namely the specific needs of the individuals, human irrationality and loss aversion as well as availability bias. It is important to indicate that, as depicted in table 1, South Africa has the highest insurance penetration on the African continent with 14.1% penetration rate (KPMG, 2016).

Table 1. African countries with high insurance penetration (KPMG, 2016)

COUNTRY		INSURANCE PENETRATION (%)	GROSS GDP (US\$ BILLION)	GDP PER CAPITA US\$	GINI-COEFFICIENT ON INCOME	MUSLIM POPULATION (%)	GLOBAL FS INDUSTRY RANKING (TRUST FACTOR)
1. South Africa		14.1	352.817	10 700	65	1.7	32
2. Namibia		7	13.353	10 765	61.3	0.4	82+
3. Mauritius		6	13.240	18 553	39.0	16.6	68

The South African short-term insurance sector has shown a constant growth in terms of combined industry gross written premium with an increase of 32% on 2014 for International Financial Reporting Standards (IFRS) earnings as shown in Table 2 below.

Table 2. South African short-term insurance combined results

	2015 Rm	2014 Rm	2013 Rm	2015 vs. 2014	2014 vs 2013
Gross written premiums	52 165	46 486	41 108	12%	13%
Net earned premiums	41 207	37 029	33 704	11%	10%
IFRS earnings (excluding M&F)	4 140	3 131	2 767	32%	13%

1.2 Purpose, limitation and value of the study

The aim of the research is to present findings on how a local insurance company uses information management in order to continuously improve customer satisfaction. The use of information and the way it is managed at the local insurer are reviewed and CI tools related to information management are proposed. Despite the fact that this study was conducted at one local insurer which makes the results difficult to generalise within the short-term insurance industry in South Africa, this paper focuses on the use of information management in CI efforts, and builds upon, though limited, related research as well as papers, therefore widening the knowledge in the field of CI in the insurance sector. Therefore, further studies to be conducted at larger scale to include major players in the industry is required.

This article has the following structure: First, the background to the South African insurance industry was presented, which is followed by the second section which provides a theoretical background for business information management, followed by a brief literature on CI, lastly a brief literature on the relationship between customer satisfaction and CI. Thirdly, we present the methodology followed in this study in order to gather and analyse data. The fourth section presents the findings of the study. Finally, the fifth section presents the conclusion as well as recommendations on the way information should be effectively managed in CI efforts in order to improve customer satisfaction, and the way forward for further research.

2. Brief Literature Review

2.1 Business Information Management

Information management is not to be confused with knowledge management. Business success, especially when it comes to customer satisfaction, relies strongly on the acquisition and processing of information by translating it into attributes that the organization will understand and act upon. Therefore organizations must become experts at acquiring and evaluating information, then organizing and maintaining information, and lastly interpreting and communicating that information (Mackall, 2004). According to Chaffey and Wood, (2005), by definition business information management is the process of managing information as a strategic resource for improving organizational

performance by developing strategies and introducing systems and controls to improve information quality to deliver value. In pure service organizations, short-term insurance companies in particular, information is dealt with in order to create knowledge about the customers, customers' preferences, the industry dynamics as well as the development of new service offering. As indicated by Nonaka (1994) any organization that dynamically deals with a changing environment ought not only to process information efficiently, but also create information and knowledge. Today's world has become information driven and without it businesses and customers alike will not be able to prosper, therefore we have words such as *information society* referring to a society with widespread access to and transfer of digital information within business and the community (Chaffey and Wood, 2005).

At a strategic level, information can create value for an organization. Professor Don Marchand developed an analytical tool showing the 4 ways information can add value to the organization, as depicted in Figure 1 (Chaffey and Wood, 2005). Value creation through information is achieved through the following methods:

- (1) *Add value* through providing better-quality products as well as services to an organization's customers by better understanding customers' needs and characteristics, as well as their level of satisfaction with service offerings.
- (2) *Reduce costs* by making business processes more efficient. The notion of efficiency occurs when information is used to create, market and deliver services using fewer resources than previously done.
- (3) *Manage risks* using information within the organization, through the creation of different functions and professions such as finance, accounting, auditing and corporate performance management.
- (4) *Create new realities* through a more cost-effective introduction of new products and services to satisfy the ever changing customer needs. Marchand (2000) make use of "create new realities" to refer to how information and new technologies can be used to innovate, to create new ways in which products or services can be developed.

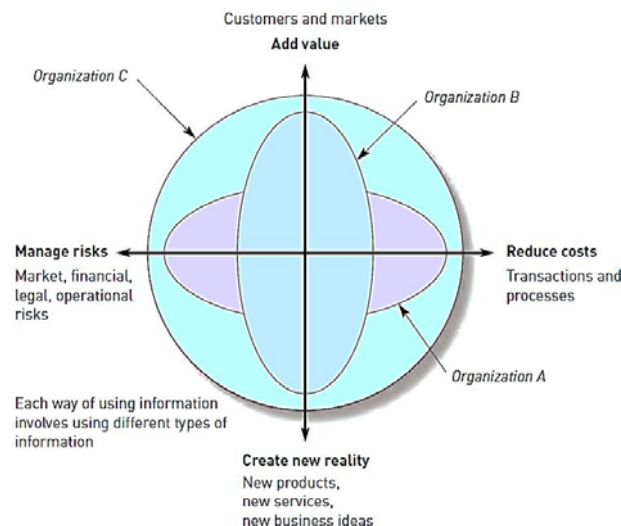


Figure 1. An evaluation tool relating information to business value (Marchand, 2000)

It is important to indicate that all business organizations utilize a blend of these four ways to deal with utilizing information. Marchand (2000) explains that generally firms have principally utilized data to decrease costs and oversee threats, therefore risk management is basic to the operation of organizations (e.g. Company A in Figure 1 above). Marchand (2000) further argues that the accessibility to information technology has facilitated new chances to create value while reducing cost through innovative ways to transact and process customers' requirements (e.g. organization B). Whereas Organization C has an adjusted way to deal with the use of information to creating business value. Notwithstanding, contingent upon an organization's characteristics, for example, its size and its business sectors, it may not be proper for all organizations to accomplish the position possessed by organization C. Rather, Figure 1 can be utilized to evaluate opportunities for enhanced utilization of information (Marchand, 2000).

2.2 Continuous Improvement

A brief audit of the literature demonstrates that constant change (CI) has turned out to be an extremely successful way to deal with accomplishing higher clients' fulfilment when held onto by associations as a major aspect of their

hierarchical culture. At the point when alluding to CI, one ought to recollect that continuous is interminable, hence the need to systematize it as an organization's way of life ought to be a basic vital and in addition operational choice. Albeit characterized without precedent for the USA (Schoeder and Robins on 1991; Rijnders and Boer 2004) through the work of Shewhart on statistical thinking (Deming 1986; Zangwill and Kantor 1998) as showed by Young (2011), from the writing, it is apparent that Toyota is one organization that effectively standardized CI as a feature of its authoritative culture through its famous Toyota Production System which has two fundamental key thoughts (1) client introduction and (2) persistent change through individuals (Ohno, 2012).

Young (2011) indicated that as referred to by to by Rijnders and Boer (2004, p. 283), Boer *et al.* (2000) characterized CI as 'the arranged, sorted out and efficient procedure of progressing, incremental and all-inclusive change of existing practices aimed at enhancing organization execution' as referred. Another definition of CI to be noted through the words of Dahlgaard-Park (2011) is a continuous stream of high-involvement, incremental changes in products (and services) and processes for enhanced business performance. One more definition of CI, according to Juran and Gryna (1988) is that it is a company-wide process of focused and continuous incremental innovation. While taking a gander at the hierarchical learning and consistent change of wellbeing and security in ensured manufacturers, Granerud and Rocha (2011, p. 1032) characterized CI as "an organization approach that efficiently joins laborers' suggestions as for the incremental headway of different parts of the creation procedure".

From the above meanings of CI, unmistakably is sorted out around individuals and it is a type of human framework inside the business aimed at transforming it in order to attain superior performance (Lodgaard et al., 2016). On account of that, persistently enhancing processes prompts to procedures that get to be client centered which is the point of lean. Womack, Jones, and Roos (1991) stretch that lean is a term that depicts frameworks that devoured less assets and conveyed predominant outcomes with an essential focus on the diminishment or disposal of waste (ineffective exertion that does not add value for the end client). The latter statement indicates that CI means that it (CI) should be embedded in the organization, eventually becoming an organisational culture. As noted by Lodgaard *et al.* (2016) who quoted Sobek and Smalley (2008) saying that organisations have developed "firefighting" skills, which shows another important factor in successful applications of CI whereby all of its efforts are rooted in the organizational culture (Sokovic, 2010), so that problem-solving is a natural road to improvement (Imai, 1986).

It is important to mention the issues faced by continuous improvement in organisations. Although continuous improvement has been well documented with many books written about its practical implementations as indicated by Lodgaard, *et al.* (2016), hence well known for decades now, companies usually find their CI programs in a fledgling state Sabater and Garcia (2011). Literature on CI shows that according to Bessant, Caffyn and Gallagher (2001) who stated that the failure rate of CI is quite high, as far as two out of three CI initiatives do not work, and fail to deliver the desired results (Lillrank, Shani and Lindberg, 2001). Therefore, in the words of Lodgaard, *et al.* (2016), who stated that companies often achieve significant improvements in the short run, but CI ultimately falls apart in the long run. In order to understand why CI efforts seldom succeed, it is important to mention the factors that influence CI efforts in organisations, and Lodgaard *et al.* (2016) have extensively covered those factors: (1) Management, (2) Organising for continuous improvement, (3) Continuous improvement method, and (4) Capturing and sharing of knowledge.

2.3 Customer satisfaction and continuous improvement

A brief audit of the writing demonstrates that constant change (CI) has turned out to be an extremely successful way to improve customer satisfaction. Because of the tangibility of products in the manufacturing sector, it is much easier to improve customer satisfaction, which is mostly linked to the quality aspect of a product. Information provided by customers in terms of their requirements and expectations in a particular product is easier to be translated into attribute that the organization will understand. Quality aspects of a product are easily measured as they are directly linked to products specifications (e.g. product length, size, weight, colour, etc.) that are directly obtained from customers. Short-term insurers are pure service providers whereby there is no tangibility or physical goods being provided to customers. CI efforts are driven by the need to improve quality provided to customers. With that in mind, it is important to state that as indicated by Parasuraman et al. (1985) who showed that relying upon the level of immaterialness, services could be viewed as performances as opposed to objects, thus the more a service is intangible, the more the service quality is identified with client's impression of these performances.

3. Methodology

A mixed research design was used for this study. Johnson and Onwuegbuzie (2004) define mixed research designs as blended strategies research that is formally characterized as the class of research where the analyst blends or joins quantitative and subjective research systems, techniques, methodologies, ideas or dialect into a solitary study. Utilizing both types of information from quantitative and qualitative methods in one research, for instance, permits the researcher to, at the same time, sum up results from a specimen to a population and, to pick up a more profound comprehension of the marvel of intrigue, as indicated by Hanson *et al.* (2005). It is significant to explain that mixed approach study design, as stated using the words of Creswell (2012), is an approach for collecting, breaking down, and "merging" both quantitative and qualitative research and strategies in a single study to understand a research issue. Tashakkori and Teddlie (1998) contend that blended systems approach, which mixes both Qualitative and Quantitative research techniques, is known to be a significantly intensive strategy for examination in human sciences through a mix of topical and quantifiable data. One cannot disregard the depiction of blended techniques looked into by Creswell and Plano Clark (2007) as an exploration outline with philosophical traditions and in addition strategies for inquiry. Creswell and Plano Clark (2007) additionally satiate that blended techniques research is a procedure that includes coherent presumptions controlling the route in which information is gathered and examined and the mix of subjective and quantitative information in a single review or series of studies. Its predominant standard is that joining quantitative and subjective methodologies conveys an upgraded comprehension of research inquiries than either approach all alone (Creswell and Plano Clark, 2007).

As cited by Sambil and Mbohwa (2016), Jogulu and Pansiri (2011) determined that business research has ended up to be increasingly mind boggling and multi-layered, requiring unique strategies for exploring research issues and looking at data to clarify social marvels. Tashakkori and Teddlie (1998) additionally determined that the utilization of blended strategies procedure allows the balance of the conceivable restriction of one technique by the solid purpose of the other. In this particular study, the use of blended techniques offers a more profound comprehension of the inspected behaviour or a superior thought of the significance behind what is happening regarding how information is managed and its role in CI efforts in order to enhance customer satisfaction at the short-term insurer. Tashakkori and Teddlie (1998) set up a structure of six sorts of blended strategies considers as represented in Table 3. One imperative part of blended strategy research design, as expressed by Sandelowski (2000), is that it gives a dynamic contrasting option to developing the degree and improving the informative force of studies.

Table 3. Mixed Methods Types

TYPE I	Confirmatory Investigation Qualitative Data Statistical Analysis	TYPE II	Confirmatory Investigation Qualitative Data Qualitative Analysis
TYPE III	Exploratory Investigation Quantitative Data Statistical Analysis	TYPE IV	Exploratory Investigation Qualitative Data Statistical Analysis
TYPE V	Confirmatory Investigation Quantitative Data Qualitative Analysis	TYPE VI	Exploratory Investigation Quantitative Data Qualitative Analysis

The use of Mixed Methods in this study allows subjective outcomes gained through interviews carried out with managers at the short-term insurer to clarify quantitative outcomes consequently improving the legitimacy and reliability of the study as shown in Figure 3. Greene *et al.* (1989) suggests five very ample purposes for using mixed methods design: (1) triangulation, (2) complementarity, (3) development, (4) initiation and (5) expansion.

3.1 Research Design

Hanson *et al.* (2005) indicate that the process of planning mixed techniques includes various steps, a hefty portion of which is like those taken in traditional research strategies, which incorporate settling on the motivation behind the study, the examination questions, and the sort of information to gather. In elaborating on the process of designing a mixed design approach, Hanson *et al.* (2005) stated that although similar to the traditional research design, it does involve, however, no less than three extra steps. These include deciding whether to use an explicit theoretical lens, identifying the data collection procedures, and identifying the data analysis and integration procedures (Creswell, 1999; Greene & Caracelli, 1997; Morgan, 1998; Tashakkori & Teddlie, 1998). These steps occur more or less sequentially, with one informing and influencing the others.

The initial step includes choosing whether to utilize an unequivocal hypothetical focal point. As utilized here, the term hypothetical focal point alludes to the philosophical premise, or worldview, (e.g., post-positivism, constructivism, woman's rights) that underlies an analyst's review and resulting methodological decisions (Crotty, 1998). In any occasion, the result of this choice advises and impacts the philosophy and the strategies utilized as a part of the research, and also the utilization of the research's discoveries. The second step includes choosing how information accumulation will be implemented and prioritised. Implementation alludes to the request in which the quantitative and subjective information are gathered, concurrently or sequentially, and priority alludes to the weight, or relative accentuation, given to the two sorts of information, equivalent or unequal (Creswell et al., 2003; Morgan, 1998). In this particular study, information was gathered sequentially: first quantitative survey information identified with the employees' impression of how information is managed at this short-term insurer and its impact on CI efforts aimed at enhancing customer satisfaction. Second, subjective information was gathered through interviews with managers. The meeting information has been utilized to substantiate, disprove, or expand discoveries from the quantitative information. Subsequently, priority in this theoretical review is unequal. Unequal priority happens when a scientist underscores one type of information more than alternate, starts with one frame as the significant part of a review, or gathers one shape in more detail than the other (Morgan, 1998). Figure 2 indicates a large number of the alternatives identified by Hanson *et al.* (2005).

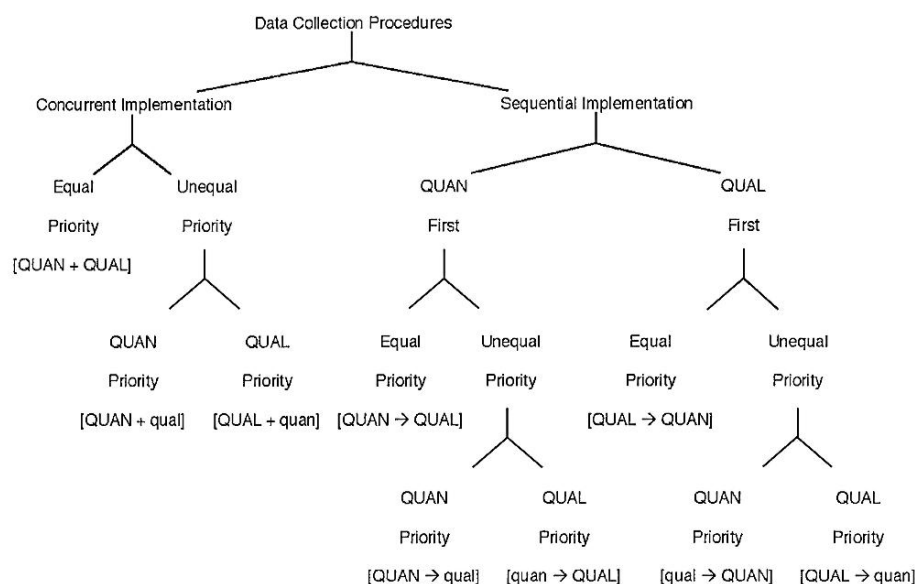


Figure 2. Options related to mixed methods data collection procedures. QUAN = quantitative data was prioritized; QUAL = qualitative data was prioritized; qual = lower priority given to the qualitative data; quan = lower priority given to the quantitative data (Hanson *et al.*, 2005)

The third step includes choosing the time when information examination and reconciliation will happen. According to Carcelli and Greene (1993), Onwuegbuzie and Teddlie (2003), as well as Tashakkori and Teddlie (1998), who stated that in mixed strategies studies, information analysis and integration may happen by dissecting the information independently, by changing them, or by connecting the analysis somehow. In this study, for instance, quantitative and subjective data was dissected independently and afterward the two sets of results were investigated in the discussion as presented later in this paper.

For this particular study, a TYPE III Mixed Methods has been used. It is important to indicate that a TYPE III is an exploratory study without predictions or hypothesis (Tashakkori & Teddlie, 1998). This kind of exploration outline can utilize both subjective and quantitative information accumulation and information investigation (Rocco et al. 2003). Figure 5 depicts the exploratory sequential design chosen in this study.

The above outline which is executed in this specific research, began with quantitative information being gathered utilizing an organized poll, and the information being investigated utilizing quantitative strategies, trailed by the

accumulation of subjective data through semi-organized structured interviews and the information from the meetings being examined utilizing subjective content analysis. To conclude the process, quantitative results were used to corroborate the qualitative findings.

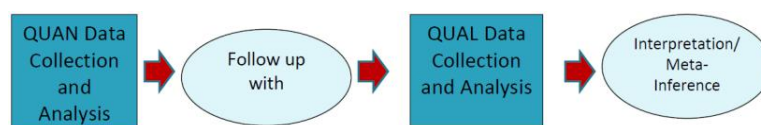


Figure 3. Exploratory Sequential Design (Fischler, n.d.)

This research was conducted at a short-term insurer located in Edenvale, East of the city of Johannesburg, South Africa. The concentration of the research was contracted down to one division at the short-term insurer, to be more specific the Value Added Products and Services (VAPS) division with the most elevated number of representatives (division size), and spending arrangement.

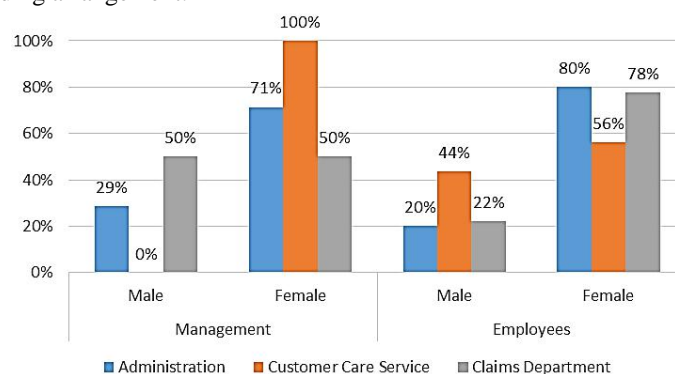


Figure 4. Population Distribution of VAPS Division

Findings from the data collected through meetings and interviews conducted with the management group, which is made of 13 managers from the VAPS division at the short-term insurer's office, have been consolidated with the results obtained from survey questionnaires distributed in the same division to 104 agents. The aim of the consolidation of the interview with the questionnaire results is to outline a sensible picture as to how much the division, from the administrative structure to workers, view the influence of information management on CI efforts in order to ceaselessly upgrade customer satisfaction. The VAPS division is composed of the Administration, Customer Care Services and Claims office and is populated as delineated in Figure 4. With a specific end goal to choose participants to this review, a convenience sampling was utilized because of the simple entry to the staff individuals from the VAPS division.

The instrument used for data collection was a self-administered structured questionnaire developed in order to evaluate the extent to which information influence CI efforts in relation to customer satisfaction at the short-term insurer. Data from the questionnaires were coupled with data obtained from a semi-structured interview conducted with the VAPS division's management team in order to provide more clarity on the questionnaire results. For that purpose, the study has adopted a Mixed Methods approach. Cresswell (2012) describes a mixed methods research design as a strategy for gathering, breaking down, and "blending" both quantitative and qualitative research and strategies in a single study to comprehend a research issue. Tashakkori and Teddlie (1998) also indicated that mixed methods approach combines both Qualitative and Quantitative research methods, which is known to be a significantly thorough system for research in sociologies through combination of topical and measurable information.

3.2 Questionnaire

Exactly 117 questionnaires were distributed to both management team and the rest of employees of the VAPS division. All questionnaires, or 100% of questionnaires distributed, were received and were usable. The survey tool was a self-administered structured questionnaire established to evaluate the degree to which the corporation manages information and the influence of this activity on continuous improvement. The survey questionnaire was created based on the Healthcare Team Vitality Instruments®, which was established to continually track the influence of variations to increase the quality of service in the healthcare environment (Upenieks et al., 2009). The survey tool was modified to

fit this particular study in order to offer an understanding regarding items listed in Table 4. The survey was at first created utilizing a five-point Likert scale with reactions differing from "a Strongly Disagree = (1)" to "Strongly Agree = (5)". A 6th class was included, "I don't know = 0" so as to permit the individuals who did not know the response to the inquiries recorded in the poll to feel good in taking an interest in the study. "I don't know" answers have been dispensed a value of "0" so that the consequences of the survey do exclude them in the investigation.

The surveys were intended to maintain the anonymity of the respondents as the reactions would be utilized to build up the inquiries required for the meetings with the administrative group. The polls were appropriated in the morning to every one of the 104 members of staff and to all the 13 managers, by means of email. Instructions pertaining to the questionnaires were given to the staff individuals partaking to the study to finish the survey before noontime to avoid mental anxiety they may experience because of their day -by-day activities, which may have influenced their objectivity.

Table 4. Questionnaire Items

<i>(A) the particulars of</i> Gender, age, education level, and years of experience at the company <i>the participants</i>	
<i>(B) How the division manage and analyse Information</i> with regards to:	B1. the collection of a wide range of data and information about the quality of services.
	B2. the use of a wide range of data and information about the quality of services to make improvements.
	B3. the continuous attempt to improve how it uses data and information on the quality of services.
	B4. the continuous attempt to improve the accuracy and relevance of its data on the quality of services provided.
	B5. the continuous attempt to improve the timeliness of its data on the quality of services provided.
	B6. the active involvement of employees in determining what data are collected for the purpose of improving the quality of services.
	B7. the comparison of the data collected against data on the quality of services at other companies.
	B8. meeting the division's own expectations regarding the management of its own information
	B9. the division having the knowledge on information management strategy
	B10. information within the organisation being well spread across all business areas
	B11. managers actively conveying the benefits of good information management to their staff
	B12. the division complying with the Protection of Personal Information (PoPI)

3.3 Interviews

Data was also collect through semi-structured interviews in order to shed some light on the questionnaire results. Meetings were held just with managers at VAPS Division. A total of 13 managers were met and their points of view on the influence of information on CI efforts in order to satisfy customers were gathered using a semi-organized questions. The data from the interviews were separated according to qualitative content analysis, which as described by Mayring (2000) and Schreier (2012) is a methodology for purposely portraying the significance of subjective data while diminishing the data and incorporating versatility in the examination.

4. Discussion of the Research Findings

The study participants, within the VAPS Division, exhibited the following characteristics in terms of age of participants (Table 5) and level of education of study participants (Table 6).

Table 5. Age Characteristics of Respondent

AGE RANGE	MANAGERS		S T A F F MEMBERS	
	<i>Freq.</i>	%	<i>Freq.</i>	%
<25	0	0.00%	22	21.15%
25-45	3	23.08%	62	59.62%
45-65	10	76.92%	20	19.23%
>65	0	0.00%	0	0.00%
Total	13	100%	104	100%

Table 6. Age Characteristics of Respondent

EDUCATION LEVEL	MANAGERS		S T A F F MEMBERS	
	<i>Freq.</i>	%	<i>Freq.</i>	%
No matric	0	0%	13	13%
M atric Only	4	31%	38	37%
College	2	15%	19	18%
Degree	1	8%	31	30%
M aster	2	15%	1	1%
Other	4	31%	2	2%
Total	13	100.00%	104	100.00%

Table 7 shows a summary of the analysis of the responses from the questionnaire. Analysing the data from the questionnaire it is evident that, 67% of participants (including management) disagree regarding the collection of a wide range of data and information about the quality of services. And this finding confirms the second finding regarding the use of a wide variety of data and information being used about the quality of services to make improvement, as shown by the 54% of participants who actually disagree. 46% of participants do not agree that the division actually make a continuous effort in improving how it uses data and information on quality of services as opposed to 44% who actually agree on that statement which forms part of the third finding. This third finding suscite the consideration of the fourth finding, which indicates that 56% of respondents agree that the division continually tries to improve the accuracy and relevance of its data on quality of services provided to it customers . With regards to the timeliness of the data on quality of services provided, 66% of participants disagree that the division is actually working on it. It is also of importance to indicate that 69% of the participants, 80% of the participants, 70% of the participants, and 73% of the participants disagree respectively with the fact that the division is meeting its own expectations regarding the management of its own information, knowledge and information management strategy is well known by the division, information is well spread throughout the entire division, and that all managers actively convey the benefits of good information management to their staff. 77% of the staff (including managers) agree that the division complies with the Protection of Personal Information (PoPI) Act.

Table 7. Summary of Questionnaire Response

S urvey S cale: 1=S trongly Disagree 2=Disagree 3=Neutral 4=Agree 5=S trongly Agree 0=I don't know										
B - INFORM ATION AND ANALYSIS	# 1's	#2's	#3's	#4's	#5's	#0's	n	M EAN	M ODE	SEM
B1.	18	52	23	21	2	1	117	2.44	2	<u>0.1</u>
B2.	17	39	22	22	15	2	117	2.77	2	<u>0.1</u>
B3.	19	29	18	28	18	5	117	2.85	2	<u>0.1</u>
B4	16	32	8	36	22	3	117	3.06	4	<u>0.1</u>
B5.	17	49	13	26	5	7	117	2.42	2	<u>0.1</u>
B6.	31	36	20	20	8	2	117	2.42	2	<u>0.1</u>
B7.	19	23	10	43	18	4	117	3.05	4	<u>0.1</u>
B8.	29	40	21	10	5	12	117	2.03	2	<u>0.1</u>
B9.	31	49	14	12	8	3	117	2.21	2	<u>0.1</u>
B10.	27	43	16	19	6	6	117	2.28	2	<u>0.1</u>
B11.	24	39	22	14	15	3	117	2.56	2	<u>0.1</u>
B12.	9	12	15	59	18	4	117	3.45	4	<u>0.1</u>

Analysis of the interviews with managers have revealed that managers were of the view that the short-term insurer was not making the development of an information management strategy a priority. When asked about the reasons behind more than half of the employees who took part in the study did not agree with the fact that the division was

meeting its own expectations regarding the management of its own information, knowledge and information management strategy was well known by the division, information was well spread throughout the entire division, and that all managers actively conveyed the benefits of good information management to their staff, 80% of the managers listed staff workload as the main reason behind the disagreement. As the short-term insurer is experiencing low turnover in recent months prior to the study being conducted, management decided to increase the workload of staff members which only led to a decreased level of motivation in participating in trainings related to information management. Although efforts were made to reduce the workload on staff members, it was still evident that management at the VAPS division did not agree with most of the findings from the questionnaires.

5. Conclusion and Recommendation

Information management is very critical to the success of an organization. In the insurance sector, the quality of information the company uses must be very accurate, as the service provided to customers is highly dependent on it. Chaffey and Wood (2005) indicate that the viability of business data administration inside an organisation is basically dictated by the nature of data. For data to be successful in supporting hierarchical procedures, its quality, or 'wellness for reason for existing' is basic. Concerning data quality, 'fitness for purpose' implies how well it bolsters the assignments performed by people and the choices they take. In the event that data quality is poor then undertakings will be performed wastefully, incorrect choices will be made, or, maybe more regrettable, data will not be trusted and no choices will be made (Chaffey and Wood, 2005). In this paper, it is proposed that management at the short-term insurer understands the information lifecycle, which is defined by Chaffey and Wood (2005) as the sequence of activities involved in information management from creation through to permanent deletion of information. This is simply because, the dynamic management of data as an authoritative asset to accomplish better business does involve it that information is obtained, assessed for quality, maintained and updated as appropriate.

As far as the way forward from this research, it is essential to note that convenient sampling was utilized here, which has given a specific level of constraint to this exploration. As detailed by Farrokhi and Mahmoudi-Hamidabad (2012) who referred to Dörnyei (2007) stating that convenient sampling is a kind of non-probability or non-random testing in which individuals of the population are being target with the ultimate objective of the exploration in case they meet certain helpful criteria, for instance geological closeness, openness at a particular time, simple availability, or the status to volunteer. Since convenient sampling is not to be taken to be illustrative of the population (for this situation staff members at other short-term insurance agencies in South Africa), additional research should be actualized to show a reasonable perspective of the management of data and its impact in CI efforts aimed at satisfying customers.

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Biography

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